

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RIDENOUR, MABEL

§ Case No. 09-45447-JS

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 07/09/2010 in Courtroom 4016, United States Courthouse, DuPage County Courthouse
505 N. County Farm Road
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/03/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

UNITED STATES BANKRUPTCY COURT
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EASTERN DIVISION

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 6,465.65
and approved disbursements of \$ 1,327.04
leaving a balance on hand of ¹ \$ 5,138.61

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee DAVID GROCHOCINSKI, TRUSTEE	\$ <u>1,263.84</u>	\$ <u></u>
Attorney for trustee	\$ <u></u>	\$ <u></u>
Appraiser	\$ <u></u>	\$ <u></u>
Auctioneer	\$ <u></u>	\$ <u></u>
Accountant	\$ <u></u>	\$ <u></u>
Special Attorney for trustee	\$ <u></u>	\$ <u></u>
Charges, U.S. Bankruptcy Court	\$ <u></u>	\$ <u></u>
Fees, United States Trustee	\$ <u></u>	\$ <u></u>
Other	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,440.88 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.5 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	DISCOVER BANK	\$ <u>9,162.84</u>	\$ <u>781.28</u>
<u>2</u>	PYOD LLC its successors and assigns as assignee of Citibank	\$ <u>9,225.16</u>	\$ <u>786.59</u>
<u>3</u>	Chase Bank USA, N.A.	\$ <u>8,228.12</u>	\$ <u>701.58</u>
<u>4</u>	Fia Card Services, NA/Bk of America by American Infosource	\$ <u>18,824.76</u>	\$ <u>1,605.10</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-45447

User: dramey
Form ID: pdf006

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jun 03, 2010

The following entities were noticed by first class mail on Jun 05, 2010.

db +Mabel J. Ridenour, 4315 Azalea Drive, Apt. 212, Lisle, IL 60532-1103
aty +Janet L Watson, Law Offices of Janet L Watson, 330 South Naperville Road, #405,
Wheaton, IL 60187-5442
tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
Orland Park, IL 60462-3760
14791433 Bank Of America, P. O. Box 15026, Wilmington, DE 19850-5026
14791435 Chase, P. O. Box 15298, Wilmington, DE 19850-5298
14791434 +Chase, Attn Home Equity Servicing, P. O. Box 24714, Columbus, OH 43224-0714
15100649 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14791436 Citi Cards, Box 6000, The Lakes, NV 89163-6000
15086188 +Citifinancial, P O Box 22064, Tempe, AZ 85285-2064
14791432 Janet Watson, 330 S Naperville Road Suite 405, Wheaton, IL 60187-5442
15157309 +Midland Funding/Realty Credit, % Midland Credit Management, P O Box 603 Dept 12421,
Oaks, PA 19456-0603
15048680 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14791431 +Ridenour Mabel J, 4315 Azalea Drive, Apt 212, Lisle, IL 60532-1103

The following entities were noticed by electronic transmission on Jun 03, 2010.

14983688 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 04 2010 02:19:54 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14791437 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 04 2010 02:19:54 Discover, P. O. Box 30943,
Salt Lake City, UT 84130
15425620 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 04 2010 02:18:46
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2010

Signature:

